## Case 20-12605-amc Doc 27 Filed 07/29/20 Entered 07/30/20 00:41:20 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
William J Wade
Debtor

Case No. 20-12605-amc
Chapter 13

### **CERTIFICATE OF NOTICE**

Page 1 of 2

Date Rcvd: Jul 27, 2020

Form ID: 309I Total Noticed: 19

User: Keith

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2020. db +William J Wade, 141 Ivy Hill Road, Levittown, PA 19057-2325 14510333 +Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2807 C/o Resurgent Capital Services, Greenville, SC 29602 14510334 Lvnv Funding Llc, +U.S. Bank National Association, 211 North Front Street, Harrisburg, PA 17101-1406 14510337 14520448 +U.S. Bank National Association, et al., c/o Nationstar D/B/A MR. COOPER, P.O. Box 619096, Dallas, TX 75261-9096 14510338 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: jken330@comcast.net Jul 28 2020 03:53:19 JOHN M. KENNEY, John M. Kennev P.C., aty 308 North Oxford Valley Road, Fairless Hills, PA 19030 +E-mail/Text: bncnotice@ph13trustee.com Jul 28 2020 03:53:59 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
E-mail/Text: megan.harper@phila.gov Jul 28 2020 03:53:48 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15 smg 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2020 03:53:31 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2020 03:53:47 U.S. Attorney Office, sma c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 28 2020 03:53:40 United States Trustee. ust. Philadelphia, PA 19106-2908 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, +EDI: DVTM.COM Jul 28 2020 07:53:00 Po Box 29018, Phoenix, AZ 85038-9018 14510331 Bridgecrest, 14510332 +EDI: WFNNB.COM Jul 28 2020 07:48:00 Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120 +E-mail/Text: ebnnotifications@creditacceptance.com Jul 28 2020 03:53:26 14510886 Credit Acceptance, 25505 West Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331 14512109 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 28 2020 04:03:44 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 14510335 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 28 2020 04:03:29 Merrick Bk. Po Box 9201, Old Bethpage, NY 11804-9001 +EDI: WTRRNBANK.COM Jul 28 2020 07:48:00 Minneapolis, MN 55440-0673 Td Bank Usa/targetcred, 14510336 Po Box 673. +EDI: BLUESTEM Jul 28 2020 07:53:00 14510339 Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 TOTAL: 13 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 aty\* TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

CHARLES GRIFFIN WOHLRAB on behalf of Creditor U.S. Bank National Association,

cwohlrab@rascrane.com

JOHN M. KENNEY on behalf of Debtor William J Wade jken330@comcast.net, Kathy@jkenneylaw.com REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee for NRZ Pass-Through Trust XI bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM C. MILLER. Esg. ecfemails@phl3trustee.com

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

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Date Rcvd: Jul 27, 2020 District/off: 0313-2 Page 2 of 2 Total Noticed: 19 User: Keith

Form ID: 309I

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

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Information to identify the case:						
Debtor 1	William J Wade	Social Security number or ITIN xxx-xx-8998				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 6/11/20				
Case number: 20–12605–amc						

### Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	William J Wade	
2.	All other names used in the last 8 years		
3.	Address	141 Ivy Hill Road Levittown, PA 19057	
	Debtede etterner	JOHN M. KENNEY	Contact phone (215) 547–3031
4.	<b>Debtor's attorney</b> Name and address	John M. Kenney P.C. 308 North Oxford Valley Road Fairless Hills, PA 19030	Email: jken330@comcast.net
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377
			Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office		Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M;
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800
			Date: 7/27/20

For more information, see page 2

Debtor William J Wade Case number 20–12605–amc

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 19, 2020 at 10:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive	Filing deadline: 10/18/20 a discharge	
		under U.S.C. § 1328(f), or  a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/20/20	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 12/8/20	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$550.00 The hearing on confirmation will be held on: 9/1/20 at 10:00 AM, Location: Courtroom #4, 900 Market Street, P		
10	). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
1′	I. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirmplan and appear at the confirmation hearing. A copy of the plan, if reflection the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  t <u>www.pacer.gov</u> . If you believe that the law	
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	